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United States Bankruptcy Court Eastern District of Pennsylvania

Case No. 19-16681-amc In re:

Yongping Wang Chapter 13

Debtor

# CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3 Date Rcvd: Feb 27, 2025 Form ID: 3180W Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol **Definition** 

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2025:

Recip ID Recipient Name and Address

+ Yongping Wang, 2601 Pennsylvania Avenue, Unit 945, Philadelphia, PA 19130-2340

14411027 + 2601 Parkway Condominium Association, C/O MARCUS & HOFFMAN, P.C., 326 WEST STATE STREET, MEDIA PA 19063-3861

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID smg	Notice Type: Email Address Email/Text: megan.harper@phila.gov	Date/Time	Recipient Name and Address
C		Feb 28 2025 01:25:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14485811	Email/Text: megan.harper@phila.gov	Feb 28 2025 01:25:00	City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14445497	EDI: LCIPHHMRGT	Feb 28 2025 05:22:00	Deutsche Bank National Trust Company, et.al., PHH MORTGAGE CORPORATION, BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605
14914169	+ Email/Text: mtgbk@shellpointmtg.com	Feb 28 2025 01:24:00	J.P. Morgan Mortgage Acquisition Trust 2006-WF1, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14445724	Email/PDF: resurgentbknotifications@resurgent.com	Feb 28 2025 02:25:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14444644	Email/PDF: resurgentbknotifications@resurgent.com	Feb 28 2025 00:42:47	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
14935126	Email/Text: mtgbk@shellpointmtg.com	Feb 28 2025 01:24:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826
14413739	+ EDI: PENNDEPTREV	Feb 28 2025 05:22:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14413739	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 28 2025 01:25:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946

TOTAL: 9

# BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 smg

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Desc

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

# **NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2025	Signature:	/s/Gustava Winters	
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# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2025 at the address(es) listed below:

	below:		
	Name	Email Address	
	ALBERT JAMES MILLAR	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy3@state.pa.us RA-occbankruptcy6@state.pa.us	
	ANDREW L. SPIVACK	on behalf of Creditor Deutsche Bank National Trust Company et.al. andrew.spivack@brockandscott.com, wbecf@brockandscott.com	
	ANDREW L. SPIVACK	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for INDYMAC INDX Mortgage Loan Trust 2005-AR12 Mortgage Pass-Through Certificates Series 2005-AR12 andrew.spivack@brockandscott.com, wbecf@brockandscott.com	
	ANDREW L. SPIVACK	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for INDYMAC INDX MORTGAGE LOAN TRUST 2005-AR12 MORTGAGE PASS-THROUGH CERTIFICATES Series 2005-AR12 andrew.spivack@brockandscott.com, wbecf@brockandscott.com	
	BRANDON J PERLOFF	on behalf of Debtor Yongping Wang bperloff@perlofflaw.com kmecf1429@gmail.com;BPerloffPennsylvania1@jubileebk.net	
	DENISE ELIZABETH CARLON	on behalf of Creditor J.P. Morgan Mortgage Acquisition Trust 2006WF1 U.S. Bank National Association, as Trustee bkgroup@kmllawgroup.com	
	JEROME B. BLANK	on behalf of Creditor Deutsche Bank National Trust Company et.al. jblank@pincuslaw.com, mmorris@pincuslaw.com	
	MARIO J. HANYON	on behalf of Creditor Deutsche Bank National Trust Company et.al. wbecf@brockandscott.com, mario.hanyon@brockandscott.com	
	MARIO J. HANYON	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee for INDYMAC INDX MORTGAGE LOAN TRUST 2005-AR12 MORTGAGE PASS-THROUGH CERTIFICATES Series 2005-AR12 wbecf@brockandscott.com, mario.hanyon@brockandscott.com	
	MARIO J. HANYON	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for INDYMAC INDX Mortgage Loan Trust 2005-AR12 Mortgage Pass-Through Certificates Series 2005-AR12 wbecf@brockandscott.com, mario.hanyon@brockandscott.com	
	MATTHEW K. FISSEL	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for INDYMAC INDX Mortgage Loan Trust 2005-AR12 Mortgage Pass-Through Certificates Series 2005-AR12 wbecf@brockandscott.com, matthew.fissel@brockandscott.com	
	MICHELLE J. CUNNINGHAM	on behalf of Creditor 2601 Parkway Condominium Association mcunningham@marcushoffman.com	
PAMELA ELCHERT THURMOND			

on behalf of Creditor CITY OF PHILADELPHIA pamela.thurmond@phila.gov

on behalf of Creditor Deutsche Bank National Trust Company et.al. robert.davidow@phelanhallinan.com

ROBERT J. DAVIDOW

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SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

THOMAS SONG

on behalf of Creditor Deutsche Bank National Trust Company et.al. tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 17

Information to identify the case:					
Debtor 1	Yongping Wang	Social Security number or ITIN xxx-xx-2133			
	First Name Middle Name Last Name	EIN			
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN			
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 19-16681-amc					

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Yongping Wang

2/27/25

By the court: Ashely M. Chan

United States Bankruptcy Judge

## Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

## Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.